

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtor  
RM-1141

In Re:

Lindsey Watson

Case No. 23-18441ABA

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following **(choose one)**:

1. \_\_\_\_\_ Motion for Relief from the Automatic Stay filed by Lakeview Loan Servicing, LLC., creditor. A hearing has been scheduled for \_\_\_\_\_, at 10:00 a.m.

OR

\_\_\_\_\_ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_ a.m.

OR

X Certification of Default filed by Lakeview Loan Servicing, creditor. I am requesting that a hearing be scheduled on this matter.

OR

\_\_\_\_\_ Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

OR

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

**X** Other:

I paid \$1,200 on 1/30/2025 and \$1,000 on 2/3/2025. The total arrears balance after said payments is \$2,345.16. I will cure the arrears by making a \$1,173 on 2/28/2025 and 3/31/2025. Additionally, I will make March's payment on a timely basis. I respectfully request that the court allows me to cure the arrears and deny the movant's motion for relief.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 2/4/2025

/s/Lindsey Watson  
Lindsey Watson, Debtor